BEGEN IN PAID METROPOLITAN HALY I BU PERCEAT

CHEAP LOANS TO PRESIDENT.

Insurance investigating form time exetters a New Frait defer 4 thef att 4ren

Attent Patif Setters in Semepapers. John R. Hoveman, prevalent of the Mer FORDINARY Life Insurance Com any, when a

eitness grateries Letyre the Armstrong Mr. Hoveman was mentioned in detail the Metropolities have the fact was discleared that atthough the idetro-clitan have reade many such leans in the course of a year, none of them was re; ortail in the comcanv's annual statement of assets: All

loans of this ty a were taken off the comcany's brooks at the end of each year through ranto of the obligations to Vermiles & Co. and bought back by the Meteopolitan at the beginning of the new year

fixed leaver marks Mr. Hogeman testified that this transact that was carried through each year, because the Metro; obtain company did not wish to bace it appear that it was doing a collat-

ment to the state Insurance Department

eral loan business. Among the loans carried by the Metropolitan in this way was one of \$80,000 to President Hegeman, Mr. Hegeman paid 115 per cent. Another loan on the Metropolitan's list was to John A. McCall, presideat of the New York Life. It was for

\$50,000, and Mr. McCall also was charged

only 15, per cent, until recently, when the rate was raised to 4 per cent. It was brought out before the investi-New York Life had earried a loan of \$50,000 made to Mr. Hegeman for several years at the same interest rate that President pole an Life. It developed yesterday at Silas B. Dutcher, one of the Metropolitan Life's trustees and a member of the board's finance committee, also has borrowed as high as \$90,000 from the Metropol-

paid 2 per cent Mr. Hegeman explained the low rate of interest paid by Mr. McCall and Mr. Dutcher as being in the way, of favors to these men for services which they had rendered in a general way to the Metropolitan. Mr. Hegeman thought that the reduced rate which he received from the New York Life might be regarded as a simlar favor. He did not explain definitely why he had not charged himself more than

itan on collateral security. Mr. Dutcher

Further disclosures in regard to the Mutual Life were made at vesterday's hearing. It was shown that that company has spent \$11,000 or \$12,000 in the last month getting "doctored" reports of the proceedings before the investigating committee printed in the news columns of seventy-five or a hundred newspapers. Many of these newspapers were large dailies in the South and West. The medium through which the Mutual worked was the Telegraphic News Bureau, conducted by Allan Forman, who is the editor of a paper known as the Journalist. Foreman was paid at the rate of \$1 a line for this work.

Charles J. Smith, head of the Mutual's "literary bureau" and proprietor of the Insurance Record, was the man who fixed up the doctored reports. Smith testified yesterday.

METROPOLITAN'S LOAN BUSINESS President Hegeman and John A. McCall Favored Borrowers.

It was toward the close of the afternoon's session that President Hegeman of the Metropolitan was called to the stand. It was his first appearance at the insurance inquiry, as he but recently returned from he had been president of the Metropolitan Life for fourteen years. He said that the business of the Metropolitan Life was divided into two departments, ordinary and industrial insurance.

The Metropolitan's entire surplus of \$14,000,000, the witness said, belongs to the stockholders. The dividends on the stock are limited to 7 per cent, per annum. The capital stock of the company now is \$2,000,000. Of this amount \$1,500,000 represents surplus earnings which have been applied toward the increase of the capital stock. Mr. Hegeman's holding in the company is \$275,000, or about 1,100 shares.

Mr. Hegeman made the somewhat startling statement that the trustees had in the last eight years voluntarily given to holders of industrial policies sums in dividends amounting to more than \$8,000,000. There is absolutely nothing in the company's charter or by-laws, he said, which provides for the payment of dividends to policyholders, but it was the purpose of the company to keep its surplus within 10 per cent. of its assets, and the trustees had voluntarily selected the holders of this class of policies to be the beneficiaries. Mr. Hughes then wanted to know why

the company's annual statement of assets. "On the last day of the year," said President Hegeman, "I sold and transferred these loans for the purpose of keeping way the horde of applicants for call loans. Mr. Hegeman said that these loans were troublesome and unprofitable. Mr. Hughes wanted to know if he was certain that they

"the collateral loans were not included in

were not profitable, and the witness answered that they surely were not when the company could do better. "Besides," said he, "we never care to be

known as a loaning company." "Well," said Mr. Hughes, "as a matter of fact you do carry a large number of col-

Yes, we have lately," was the witness's

FIGURES OF THE HEGEMAN LOANS. Mr. Hughes submitted entries from the Metropolitan's books showing that in 1904 there had been four loans to Mr. Hegeman, there had been four loans to Mr. Hegeman, one for \$40,000, two of \$10,000 each and one of \$22,000. The interest charge on all of them was 1½ percent. The \$40,000 loan was carried over trom 1903, being made up of two loans, one for \$30,000, on July 23, and one for \$10,000, on August 5. Those two loans went out of the Metropolitan's books on December 31, 1903, in the sale of the collateral loans to Vernilye & Co., and reappear on January 2, 1904.

pear on January 2, 1994.

Mr. Hughes wanted to know whether

President Hegeman thought it was better
to loan money to an officer of the company

WHEN

DRUGS FAIL

POSTUM

Try leaving off Coffee and use

FOOD COFFEE

In its place. It will solve the problem.

Athenic Silverware Wedding Gifts

Fashion has set its definite mark of approval on Martele Silver as a distinguished wedding gift. No less admirable in every respect is the hand-wrought silver known as Athenic, another exclusive product of the Gorham Com-This also is entirely hand-wrought, bears the same impress of the creative artist's individuality, and is as notably decorative in its effect.

The Gorham Company

Silversmiths and Goldsmiths

Fifth Avenue and Thirty-sixth Street

at 11, per cent, than it was to a Wall Street firm at the market rate. Mr. Hegeman said that he was of the opinion that the market rate was pretty low during the period that his loans ran. Mr. Hughes

Asked as to what led him to borrow money from the Metropolitan at that rate Mr. Hegeman said that he needed money and Hegeman said that he needed money and consulted with a member of the finance committee and subsequently got the money. Trustee Dutcher was the member of the committee he consulted. Mr. Hughes wanted to know whether Mr. Hegeman didn't know that Mr. Dutcher also had borrowed money from the Metropolitan in 1902. He had one loan in this year of \$78,500 and one or two smaller loans. It was charged off the Metropolitan's books on December 30 and entered again on January 2, 1903, for \$90,500. In December, 1903, the loan stood at \$85,500. Again it disappeared from the Metropolitan's books and reappeared again in January 1904.

appeared from the Metropolitan's books and reappeared again in January 1904.

In regard to his statement that this loan was made in recognition of Mr. Dutcher's services to the company, Mr. Hegeman said that Mr. Dutcher had travelled all over the country addressing meetings of the agents and had never got a cent's pay for it. It was, Mr. Hegeman said, simply a suggestion of reasonableness to favor him in this respect.

in this respect.
"Well," said Mr. Hughes, "why didn't you give him 1½ per cent. Why not give him as ood as you had yourself in view of his services to the company?" [Mr. Dutcher paid 2 per cent.]
"I can hardly answer that question,"
the witness replied.

HE AND M'CALL INDEBTED TO EACH OTHER. Mr. Hegeman contended that it would have made no difference to the stockholders and policy holders if Mr. Dutcher had been and policy holders if Mr. Dutcher had been given the money without any interest charge. The company owed it to him for his services, and the security which he put up was gilt edged. The same was true of the \$50,000 which President McCall of the N w York Life borrowed. Mr. Hegeman had consulted with Mr. McCall often on insurance matters and Mr. McCall had been very valuable to the company and on insurance matters and Mr. McCan had been very valuable to the company and it was no more than proper that the company should confer a favor on him when it could. "On the other hand," said Mr. Hageman, referring to the \$50,000 which he borrowed from the New York Life, "I acted in the same spirit toward Mr. McCall and he would propably say I had been a help.

would probably say I had been a help Mr. Hughes brought out the fact that the following men had had standing loans with the Metropolitan company for several years. George P. Sheldon, president of the Phonix Mutual Life Insurance Company of the Phonix Mutual Life Insurance Company of the property of the pro pany: Warren S. Crane, who is in the employ of the Harlem railroad; J. P. Moran, a New Haven lawyer, and John S. Hilton, late cashier of the Shoe and Leather Bank. Mr. Hegeman knew nothing about these

THE MUTUAL'S NEWSPAPER DEALS.

ression that President Hegeman of the deteropolitan was called to the stand. It was his first appearance at the insurance act the insurance at the insurance are trip to Japan. Mr. Hegeman said that he had been president of the Metropolitan dife for fourteen years. He said that the desires of the Metropolitan Life was a high voice, which he used frequently in voluntarily expressing his opinion of the merits of the "pieces" which he had written for distribution through Forman's telegraphic burea.

Mr. Smith said that he was paid \$8,000 a year and that he was convinced that his pay ought to have been more for some time. His chief business at present, he said, is to endeavor to counteract the insaid, is to endeavor to counteract the in-jury that is being done to life insurance and to the policyholders. He testified that he had no interest whatever in Forman's news bureau. He had loaned Forman some money, but he never received any share of the profits of the bureau. The bureau is not a corporation, but is owned solely by Forman, what he actually

bureau is not a corporation, but is owned solely by Forman.

When asked to explain what he actually did to counteract the injurious impression created by the press Mr. Smith selected a clipping from one of the papers which had printed his matter,

This clipping was from the Wilmington. Del. News and was in regard to Treasurer Frederic Cromwell's testimony before the committee. It stated that Mr. Cromwell had announced that the profits derived by the policyholders of the Mutual Life and obtained through transactions managed by the subsidiary trust companies amounted to \$16,000,000. This, item the witness testified, was paid for at the regular rate of \$1 a line, the money being paid to Forman. About one hundred papers in different parts of the country printed this despatch, the total expense to the Mutual being between \$5,000 and \$6.000.

The witness asked if Mr. Hughes had read the despatch into the evidence.

"Don't you think that is a good thing?"

The witness said that he had sent out despatches in this way five or six times and that the number of papers in which it was inserted varied according to the "merit of the despatch." The witness said he gen-

and that the number of papers in which it was inserted varied according to the "merit of the despatch." The witness said he generally left the selection of the papers to Mr. Forman. They got the very best papers they could, but the matter, he said, had to be done carefully—that is, he did not want to send anything to a newspaper which he thought it ought not and would not worthily publish.

"FAVORABLE IMPRESSION" DESPATCHES. "FAVORABLE IMPRESSION" DESPATCHES.

Mr. Hughes read a despatch printed in the St. Paul Pioneer Press on October 18, which Mr. Smith said he had sent out. This despatch said that President McCurdy had called attention to the fact that the investigation had "drifted into an inquisition vague in its character and dealing with no issue." It said that the "inquisitor" impeached the testimony of the witnesses and that Mr. Hughes himself admitted it was an inquisition. The despatch said further that Mr. McCurdy's testimony showed that the company had made a great saving in the agency department and in matters of legal expenses.

"His testimony yesterday," the despatch ended, "made a distinctly favorable impression."

The witness said that he didn't know how.

readed, "made a districtly lavoracie impression."

The witness said that he didn't know how much had been paid for the insertion of this despatch in the *Pioneer Press*, as the bill hadn't come in yet. The following papers were read off by Mr. Hughes in connection with this despatch: The Boston Hegald, the Toledo Blade, the Buffalo Courier; the Michigan of the Atlanta Con-

the Toledo Blade, the Buffalo Courier, the Florida Times-Union and the Atlanta Constitution. In all twenty-five newspapers, printed the despatch.

In each case where the despatch was printed the witness said he believed a dollar a line was paid also.

When questioned as to whether the payment was made for the insertion of these despatches as news items the witness said that they were sent as "reading matter" and printed as such.

Q. You mean that it was not to be disclosed

Q. You mean that it was not to be disclosed that the Mutual Life was paying for it as an advertisement? A. No, I meant it to go in as reading matter.
Q. And the technical meaning in newspaper and advertising circles is what when you

refer to it as reading matter? A. Matter that people are likely to read.

U. Without knowing they are reading an advertisement? A. I don't know—that is according to the intelligence of the reader.

Q. Well, what is it so far as your intelligence is concerned? A. It is reading matter.

Q. Fhat is, matter is gotten into regular news columns of newspapers as if that matter had been acquired in an impartial way by those who furnish news to that paper? A. I say that matter I furnish is the truth and I send it out without any feeling that the newspaper would be doing an injustice to its readers by publishing it.

Mr. Smith said that it was important for complished for them.

"And," said Mr. Hughes, "it is important also for them to know that Mr. McCurdy's testimony made a distinctly favorable im-

"le made a favorable impression on me," said the witness.

The witness said that he didn't know what the newspapers got for printing these matters. There was nothing in the testi-mony to show that the newspapers got anything. The \$1 Mutual to Forman. The Si a line was paid by the

The witness testified that there was no use offering the material to the New York "They have the opportunity to get it," said he, "and they do not do it."

MR. SMITH'S OTHER DUTIES. Mr. Smith said that one of his duties in Mr. Smith said that one of his divides in the Mutual Lite was to receive newspaper men, inform and deal with them pleas-antly and quietly and remove them toward the elevator. He also conducted a paper in the interest of the company. Mr. Smith enumerated many other duties which he performed, all the way from managing a library to making card indices, and ended library to making card indices, and ended by asking Mr. Hughes:
"Don't you think that is worth \$8 000 a

year?"
Speaking of his proprietorship of the Insurance Record, Mr. Smith admitted that the Mutual Life advertised in this paper. Among other things Mr. Smith nandles the placing of advertisements in insurance magazines.

"It seems," interrupted Senator Armstrong, charman, of the committee, "to

"It seems," interrupted Senator a strong, chairman of the committee, be your general duty to attend all alarms and ascertain the causes thereof." "Yes," replied Mr. Smith. "And find all and ascertain the causes thereof.

"Yes," repiied Mr. Smith. "And find all the blackmailers. It is an awful job, too."

The Mutual Life, the witness admitted, bought a good many copies of the Insurance Record every year. He testified that the company may have bought 80,000 slips from an issue of his magazine one year, but it never bought that many full copies. He couldn't remember what the Mutual paid for these 80,000 slips. The Mutual Life, he testified, also advertised in the Journalist, Forman's paper. The witness thought that the Journalist may have had articles favorable to the Mutual in it from time to time.

Walter S. Sullivan, the Mutual's advertising agent, testified that A. C. Fields, the Mutual's superintendent of supplies and legislative supervisor, had charge of part of the advertising business. All that Mr. Sullivan was \$84,000 for last year. The total amount for advertising as shown in the company's annual report was \$329,792.

in the company's annual report was \$329,792. James Timpson, the Mutual's assistant treasurer, was questioned in regard to the Mutual's relations with the Washington Traction Company. The Mutual was a Traction Company. The Mutual was a large holder at one time of that concern's securities. The fact was brought out yesterday that President McCurdy bought 500 shares of the traction stock at 15 and that after the public had refused to take more than \$6,000,000 of the \$12,000,000 of more than \$6,000,000 of the \$12,000,000 of bonds issued by the company President McCurdy's stock had been bought by George W. Young, head of the United States Mortgage and Trust Company, at 30, which was twice as much as he had paid for it. Mr. Timpson couldn't say that Mr. McCurdy after the public had refused to take the bonds had expressed dissatisfaction and that the stock was taken off his hands at 30 to give him a profit. The fact was brought out, however, that the Mutual Life bought \$1,000,000 of the Washington Traction Company bonds after President McCurdy had got rid of his stock. Mr. Hughes intends to go into this transaction thoroughly at a later hearing.

THE MUTUAL'S ACTUARY ILL.

The morning session of the committee The morning session of the committee was taken up with the testimony of the Mutual's chief actuary, Emory McClintock, on technical phases of the insurance situation. It was the intention of the committee to question Mr. McClintock in the afternoon about the surprising decrease in the dividends paid by the Mutual in recent years to policyholders, but he was indisposed and was excused.

Ex-Senator Charles P. McClelland, who together with ex-Senator Graney lived in the house maintained by the Mutual in Albany, showed up at the inquiry vester-

the house maintained by the Mutual in Albany, showed up at the inquiry yesterday eager to testify. Mr. McClelland talked with reporters. He admitted that he had paid nothing for his keep, but it never entered his head, he declared, that the expenses were being paid by the Mutual company. Fields was a long standing friend of his and he had accepted his invitation, believing that the expenses of the house were coming out of Fields's own pocket. Mr. McClelland said that he had occupied a little stuffy room, with nothing but a bed, a chair and a washstand in it; that he took his meals in the house only about three days in a week and that he could have got equal accommodations for could have got equal accommodations for Fields once, he said, but Fields laughed



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Q Wouldn't you like complete Catalog?

Q'A word to "Y and E" is sufficient." YAWMAN & ERBE MFG. CO., 360 BROADWAY.

at him. Mr. McCletland will be given a

ALLAN FORMAN TO THE RESCUE. How the "Journalist" Hefends the Insur-

nes Companies Fram the Press, institution investigation restoring that Charles T. Smith, "literary agent" of the Mutual, has been senting out "news" tolegrams on the investigation, which have hear printed nanewa matter in newspapera

He has done this through Allan Porman and his Telegraphic News Bureau, This. Mr. Smith swirf, how been done five of #14 times since the Motosi went on the grill, of a cost for advectising space of from \$5,000 to \$6,000. How much Mr. Formen received deponent and not.

Sir. Forman is the effice of a weekly called the Journalist. This professes to a the organ of the newspaper profession. Lest Saturday's pone, which came out bestand, had for its lending article an editorial denouncing the American newspapers for their attitude on the insurance investigation, particularly the New York newspapers. Here is a quotation from the minutes of yesterday's inquiry Mr. Hughes Have you offered this mate-

The article in the Journalist is headed: THE SPORT VERSUS THE "FACTS."
IN AMERICAN JOURNALISM DEGENERATING! DOES THE PUBLIC WAST SENSE OR SENSATION

THE LESSON OF THE INSURANCE INQUIRY. The American Newspaper does not give the facts, according to this article, or if it does the context is omitted so that they are misleading. "What is a newspaper for, anyway? To tell the truth, the whole truth, and nothing but the truth, or to furnish half truths, junfounded inferences and whole lies for the delectation of a tobacco loving public? " " If you continue to pay your pennies to support the bacco loving public?

If you continue to pay your pennies to support the lying, deceiving, sensational and utterly unreliable newspaper, you will find degenerates enough to furnish you with the

mental pabulum you crave."

There is a good deal of this before the article begins to point with scorn to the reports of the insurance investigation as showing "the unhealthy state of American journalism." In the first paragraph it shows that the companies have been driven to "majotain agents" to brevent a prejuto "maintain agents" to prevent a preju-diced press and a socialistic public from ruining them through unfavorable legisla-

Next it shows at length that the huge salaries paid to presidents and managers are justified by the demand for able men and that a man has a right to appoint any relative he pleases to a place under him. Although the writer never once mentions the Mutual, he expands this thought a

the Muthal, he expands this thought a good deal:

"Precedents abound enough—even in journalism—where a father's talents have been continued in the son. In insurance, however, it would seem that such talents should be stifled lest an hysterical press cry 'nepotism' and 'turn him out.' Honestly, 'the staken seriously?" do the papers expect to be taken seriously?"
Warming up to the subject, the writer
describes the "truly magnineent results" of
life insurance work, and adds:

"It is a humiliating thought that in this beneficent work and its splendid fruition the daily press has had but little share.

the daily press has had but little share. Its province seems to be to tear down, never to build up."

The "rash judgments daily indulged in" by the press come in for mention. The whole proceeding, the writer says, has been ex parte, and directed only at weak points, but the lying press has not borne this in mind. A New York paper is scorned for a verbose "roast," but would this paper, the writer asks, give the Mutual side of the a verbose "roast," but would this paper, the writer asks, give the Mutual side of the "Of course not. That would be beneficial

and therefore advertising so—see the business manager."

This is an extract from Mr. Smith's testimony yesterday:

2. Do I understand that every paper ich publishes it [the despatches sent by Ferman's bureau] gets a dollar a line? I do not know; we pay a dollar a line for it. The final paragraph is a fine summing up. Here are three selected sentences:

"It may please the papers to think that they are showing up the insurance people. In reality they are exposing themselves, and that indecently. It is a pity, but it is a fact that the greatest disclosure of the investigation is that a large part of the American press is mean, prejudiced and untruthful."

The Journalist has a regular department alled "The Fulminations of Adostah." called "The Fulminations of Adostah." In this issue Adostah devotes all his fulminating except one paragraph to deploring the sensationalism of the press in con-nection with its tirades against "one of the

Plan to Get Control of Insurance Company for Policyholders.

TOPEKA, Kan., Oct. 24.-Col. E. C. Little, a policyholder in the New York Life Insurance Company, urges a State convention of policyholders for the purpose set forth the following published statement:
"The policyholders of the New York Life Insurance Company can easily elect officers who will administer the company's affairs in the interests of the policyholders. To do this it is not necessary that they should send the proxies to somebody in the East

whom they do not know.

"Permit me to suggest that the policy-holders in Kansas hold a State convention holders in Kansas hold a State convention at Topeka and by vote select some Kansas policyholders to attend the next election of officers and cast the votes of the policyholders from Kansas. If this were done they would be represented by somebody they knew, and without doubt other States would follow their example and we could have a revolution in the affairs of the company, such as is very much desired. The pany, such as is very much desired. The policy holders in each county could designate representatives from that county to go

"If Gov. Hoch will name the day I will agree as one policyholder to come from Abilene to Topeka for that jurpose, and I believe that practically every policyholder in Kansas would back up such a proposition. This is a very simple, easy and practical method, and will reach the desired conclusion with a principle of expense. conclusion with a minimum of expense and trouble. I write this as a policyholder who has an interest in his policy. I will contribute my share of the expense in send-ing one or more good men to New York

The plan is to ask all the States to join Kansas in this movement and thus relieve Thomas W. Lawson of his self-imposed

Take Advantage Of Our House-Cleaning Method

We will send our VACCUM ("LEANER wagon to your door, and putting a hose through the window, pump out all the dirt and dust in a very short order. No germs or dust scattered around as in the old method—for you to brush off of furniture afterwards—but all are absolutely removed thus—

Houses cleaned by the Vacuum Cleaner are more healthful.

Carpets need not be taken up-nor your household arrangements be disturbed. Tell us what you want cleaned and we will soud full particulars and prices.

Vacuum Cleaner Company, 130 West 18th St., New York.

IMPORTED HAVANA CIGARS

La Rosa de Santiago

WE recently announced the arrival of a special, large shipment of these superb cigars, direct from the factory in Havana.

The assortment is of fifteen destrable sizes, and the cigars are all specially selected; of exceptionally choice colors and of full weight and standard workmanship. They are

NOW ON SALE IN THE FOLLOWING UNITED STORES

DOWN TOWN. Broadway at Wall St. 175 Broadway. Broadway and 8th St. Matden Lane at Nassou St. Park Row at Beekman St. Mystle and Fulton St., Bkb

UP TOWN 102, 258 W. 125th St. Seventh Ave. at Both St. 8th Ave at Both St.

We believe that these fine specimens of one of the choicest and most famous productions of Havana will interest every lover of good cigars.

We invite inspection by all to whom the finest Vuelta Abajo leaf and expert cigar workmanship appeal.

UNITED CIGAR STORES CO.

Stores all over New York

BIG BANOUET ON THE AMERIKA

800 SHIPPING AND COMMERCIAL MEN DINE ON THE NEW SHIP.

seneral Manager Boas Tells of the Growth of the Line to Which She Belongs Stewards' Parade Draws Cheers for the Three Candidates for Mayor.

The superb Amerika of the Hamburgmerican line was inspected and thoroughly approved last night by representative of the shipping and commercial interests of the Metropolitan district. She docks in Hoboken at the finest pier ever constructed in America for the accommodation of great liners. Emil L. Boas, general manager of the Hamburg-American line. presided at the dinner, which was in large measure an apotheosis of the sea spirit

of the Teutons. A feature of the dinner was a lantern procession of stewards in the uniform of sailors. They kept step to the music of the ship's band as they marched around the great saloon, Indian file, in the gloom of doused lights. Eight hundred diners at the tables and afoot, more or less infected with local political feeling, cheered the procession as Hearst, Ivins and McClellan parades. The Hearst cheers were vociferous if not numerous. It was after midnight before the eloquence of the admirers

night before the eloquence of the admirers of the ship was exhausted.

Mr. Boas made the chief speech. He told of the development of the line in 1886, when it had 26 ocean steamships and 23 other vessels, to its position to-day, with 149 steamers and 182 auxilary vessels, having a total tonnage of 764,551 tons, or more than the whole ocean tonnage of countries like Russia, Holland, Sweden or Denmark

more than the whole ocean tolinage or countries like Russia, Holland, Sweden or Denmark.

"I may be forgiven if I glory in these results," Mr. Boas said, "particularly in view of the fact, on which I which to lay stress, that our line has never received any subsidy from any State or Government whatsoever, with the single exception that, during all the fifty-eight years of its existence, it has for a period of two years run two steamers in a subsidized service from Hamburg to East Asia. Our line withdrew after a trial of two years, preferring to remain—as it always has been—unaided, but also unfettered and unhampered."

All political sentiment was banished after Mr. Boas said he wished to offer the sentiment: "America, our great country, and its namesake, Amerika, this great ship, three cheers for America!" There was a wild yawp and all hands joined in singing "America."

"America."
Frank R. Lawrence, president of the Lotos Club, said he had travelled in all sorts of ships, but never had seen anything to compare with the Amerika. Still he thought there were a few things lacking. There was no rathskeller, no bridle path and no auto road aboard. It was true that every other want had been provided for, but why was not there a bridle path? He had often heard gentlemen who did not get seasick say to other gentlemen who did that they ought to "go and sit under a tree." Mr. Lawrence insisted that there should be trees abound to prevent seasichers. trees aboard to prevent seasickness. Mr. Boas then declared that he was much impressed with Mr. Lawrence's suggestion and that he would submit it to the Ham-

and that he would submit it to the Hamburg-American Line.

Some of the other speakers and guests were Frederick Perry Powers of the Philadelphia Record, D. W. Cooke, assistant traffic manager of the Erie; George Von Skaal, managing editor of the Staats-Zeitung; the Rev. Merle St. Croix Wright. James A. Wright of the American Line, Deputy Surveyor Bishop, General Director Ballin of the Hamburg-American Line, Postmaster Willcox, Surveyor Clarkson and Lawson Sanford of the Cunard Line.

Roosevelt Sends Hunting Axe to Kermit's

DEADWOOD, S. D., Oct. 24 .- Bert Tilley, who acted as guide for Kermit Roosevelt

STERLING SILVER FOR WEDDING GIFTS

Tea Sets \$100.00 and up Coffee Sets \$35.00 and up Punch Bowls \$100.00 and up

Knives, Forks, Spoons and Fancy Serving Pieces In Chest Combinations

\$73.00 and up. The large and varied assortment in each line will meet the requirements of all tastes, both as to designs and prices.

REED & BARTON CO.,

Fifth Avenue, cor. 32nd St.

The Leaning Toward Old Fashioned Simplicity

gathers a certain refined influence in our exhibits for the Bedroom. We dwell particularly upon those fine pieces that were so strongly a phase of Colonial lifein the quaint Post Beds, the Chest of Drawers with its movable mirror, the Chaiselongue with its ruffles and tufts, and the curious Chairs and Rockers completing

Mahogany reproduced in the old brown-dull tone-that only time begets, is the wood in this conception.

Grand Rapids Furniture Company (Incorporated)

34th Street, West, Nos. 155-157 "MINUTE FROM BROADWAY."

W. H. TEMPLE ILL IN BELL WUE. Well Known Horse Lover Suffering From a Clot Upon the Bisin.

W. H. TEMPLE: Your husband is very low The above personal appearing in a morning paper last Monday attracted attention to the present condition of a well known man about town who is now lying ill at the hospital. W. H. Temple belongs to an old New Orleans family. He served through the Civil War on the staff of Gen. Turner H. Ashby, of the Confederate army. At the close of the war Temple came to New York. He had no need to work for living, and gave most of his attention

o horses Temple was taken to Bellevue on October 20 in a Roosevelt Hospital ambulance. The Roosevelt doctor said that the patient was suffering from gas polyoning, but the Bellevue surgeons found the trouble to be a

blood elot on the brain. Temple had been living at 150 West Forty eixth street in a boarding house. His wife left him last April when his money was spent Smart Clothes Shop 154 to 164 EAST 125th STREET

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Temple's life. Temple is said to be a close friend of Borough President Ahearn and of Mr. Murphy.

It was said last night at the hospital that on the latter's hunting expedition in the Black Hills recently, to-day received from the White House a handsome hunting axe, a present from the President for the courtesy shown the Chief Executive's son.

The black Hills recently, to-day received from the personal trunk of Mr. Murphy.

Temple had many friends in town, William Devery called up the hospital from Far Rockaway yesterday and told Dr. Nickle to spare no expense in the effort to save and that he would recover.